THIS MOPTGAGE, Made this 12th day of May in the year 1922, by us, Pauline Annan and Edgar L. Annan, her husband, of Frederick County, Waryland.

WITNESSETH, That for and in consideration of the sum of Five Thousand (\$5,000.00) dollars now due from said Pauline Annan and Edgar L.Annan, her husband, to the Commercial State Rank of Frederick, Maryland, a body corporate, we the said Pauline Annan and Edgar L.Annan, her husband, do hereby grant and convey unto the said Commercial State Pank of Frederick, Maryland, and its assigns, in fee simple. All the following described real estate situate, lying and being in Emmitsburg District, Frederick County, Maryland, to-wit:— All that lot or parcel of land containing two acres of land more or less and adjoining the lot formerly owned by Jacob Wotter, and being the same lot of ground which was conveyed to the said Pauline Annan by William G. Speed and wife by deed dated July 28,1921, and recorded in Liber No.336, folios 143 and 144, one of the Land Records of Frederick County aforesaid, to which deed and reference therein contained reference is hereby made for a more particular description by courses and distances of the real estate hereby conveyed;

Together with all buildings, improvements, rights, ways, waters, commons, easements, benefits, privilages and appurtenances whatsoever thereunto belonging or in any wise appertaining.

Provided that if the said Pauline Annan and Edgar L.Annan, her husband, shall pay at maturity the promissory note given for said indebtedness of Five Thousand (\$5,000.00) dollars of even date by said Pauline Annan and Edgar L.Annan, her husband, mortgagers herein, payable one month after date and made payable to the said Commercial State Bank of Frederick, Maryland, or order, and all renewals thereof, with all interest due thereon, and comply with all covenants in this mortgage, then this mortgage shall be void, otherwise to be in full force and effect.

And the said morttgagors hereby covenant; That they are seized of the land hereby conveyed; that they have the right to convey said land and will warrent generally the same; that they will not suffer or permit any strip or waste of the mortgaged premises and will keep all buildings and improvements in good repair; and they also hereby covenant that they will pay the aforesaid debt and interest thereon when the same is due and payable, and herein above set forth and according to the tenor of said note; and will keep the buildings and improvements on the said ground fullt insured from loss by fire, pay the premiums of insurance and assign the policy to the said Commercial State Bank of Frederick, Maryland, and will pay all taxes on the real estate hereby conveyed; and do further covenant that should they fail in paying the said taxes and insurance premiums and said Commercial State Pank of Frederick, Maryland, should pay the same, then the amount of the taxes so paid and the amount of the premiums so paid, with interest thereon, shall be a lien on the mortgaged property, as though included in the first instance in the mortgage itself.

PPOVIDED that if default shall be made by the said Pauline Annan and Edgar L.Annan her husband, in the payment of the said promissory note at maturity, or any renewal these eof, when due, or of any interest thereon when due, or if default shall be made in the performance of any of the covenants in this mortgage, then it shall be lawful for Hammond Clary Cashier of said Bank, or any assignee of this Mortgage, to enter and possess and sell the said mortgaged premises at the Court House Door, Frederick City, Frederick County, Maryland, at public suction for cash, after giving at least three weeks public notice of the time, place, manner and terms of sale in some newspaper published in said Vounty at least once a week for three successive weeks prior to the day of sale, and to apply the proceeds of such sale to the payment of all expenses attending said sale,